

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Page 1 of 2



Order Filed on December 2, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
49770
Morton & Craig LLC
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Moorestown, NJ 08057
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Attorney for Credit Acceptance Corporation

In Re:

FLORENCE HIRSHFELD

Case No.: 19-14880

Adv. No.:

Hearing Date: 11-6-19

Judge: CMG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: December 2, 2019

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Florence Hirshfeld

19-14880(CMG)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

Page 2

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Daniel Straffi, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2012 Toyota Camry bearing vehicle identification number 4T1BF1FK0CU582910 (hereinafter the "vehicle").
2. **Capitalizing a portion of arrears:** To cure arrears, the debtor shall modify the plan to capitalize and cure a portion of arrears of \$1578 through the plan.
3. **Direct payments:** The debtor shall make a direct payment of \$500 to Credit Acceptance by 11-10-19 and shall make all direct payments to Credit Acceptance in the amount of \$455.63 beginning with the 11-2-19 payment. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
4. **Trustee payments:** The debtor shall make all trustee payments within the month they fall due. In the event the debtor fails to make any trustee payment within the month it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
5. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor and her attorney.
6. The debtor shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.